

RESOURCE GUIDE FOR FAMILIES

No matter how hard you try, sometimes it's difficult to make ends meet. New Jersey provides a number of programs to support low-income families.



■ NJ FamilyCare

Free or low-cost health insurance

NJ FamilyCare is open to children, pregnant women, parents/caretaker relatives, single adults and childless couples. Depending on your family size and monthly income, you may be eligible.

For more information, or to apply, call toll-free 1-800-701-0710 (TTY: 1-800-701-0720) or visit www.njfamilycare.org.

■ Low-Income Home Energy Assistance Program (LIHEAP)

Help paying your heating bills

If you need help paying your heating bills, or if your heat is included in your rent, you may be eligible for LIHEAP. You also may be eligible for assistance in meeting the costs of medically necessary cooling, such as air conditioning.

For more information, call toll-free 1-800-510-3102 or visit www.energyassistance.nj.gov.

■ Universal Service Fund (USF)

Help paying your energy bills

USF can help make energy bills more affordable for low income customers. If you are eligible, USF can lower the amount you have to pay for natural gas and electric bills.

For more information, call the toll-free USF Hotline at 1-866-240-1347, or visit www.energyassistance.nj.gov.

■ NJ Earned Income Tax Credit (EITC) - Reduce Your Taxes

NJEITC is a special tax benefit for low-income working families and individuals. You may get money back even though you do not owe any state taxes. To get the credit, you must file a federal tax form, be eligible for the federal EITC, file a state tax form and meet income guidelines.

For example, a family with 3 or more children earning less than \$46,227 (\$51,567 for working, married couples) in 2013 can get a combined federal and state EITC credit of up to \$7,252.

Information on the state EITC is available at 1-888-895-9179 or at www.njeitc.org. Information on the federal EITC is available at 1-800-829-1040 or at www.irs.gov/eitc.

■ New Jersey WIC Services

NJ WIC provides supplemental nutritious foods to pregnant, breastfeeding and postpartum women, infants and children to age five. WIC services include nutrition education, breastfeeding promotion and support, immunization screening and health care referrals.

For more information, call toll-free at 1-866-44 NJ WIC (446-5942) or visit www.njwic.org

■ NJ Hope

The New Jersey Homeownership Preservation Effort (NJ HOPE) www.state.nj.us/dca/hmfa/homeownership/buyers/hope/ is a voluntary public/private alliance to enhance home ownership preservation by providing information of available mortgage products and funding, providing credit and loan counseling and temporary assistance to those who are in immediate danger of foreclosure.

Other Important Resources

■ **Addiction Hotline of New Jersey**
1-800-238-2333

■ **Division of Disability Services**
Focuses on serving people who have become disabled as adults.
1-888-285-3036

■ **1-888-LSNJ-LAW** - Provides legal information to low-income residents of New Jersey.
1-888-576-5529

■ **EndHunger NJ** - Provides food assistance information from local food pantries and soup kitchens for NJ residents with low incomes.
www.endhungernj.org

■ **VA Benefit Hotline**
1-888-8NJ-VETS (865-8387)

■ **Family/Domestic Violence Hotline**
1-800-572-7233

■ **Child Abuse/Neglect Hotline**
1-877-NJABUSE (652-2873)

■ **Partnership for Prescription Assistance**
Help for low-income, uninsured NJ residents to get access to free, or nearly free, prescription medicines.
1-888-4PPA-NOW (477-2669) or www.pparx.org



You can screen yourself for all of these programs and many others at www.njhelps.org, an easy-to-use, confidential website.



Find state or local health and human service resources to address your urgent needs or everyday concerns.
www.nj211.org

State of New Jersey

Chris Christie, Governor Kim Guadagno, Lt. Governor

Department of Human Services ■ Division of Family Development ■ www.nj.gov/humanservices/dfd

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